## REMARKS

Docket No. TMI-103

## Pending Claims

Claim 49 has been amended. Claims 51-68 have been cancelled without prejudice and without disclaimer. New claims 69 and 70 have been added. Support for the amendments can be found, for instance, in the specification at page 45, lines 1-20, and in Fig. 14. Accordingly, claims 49, 50, 69, and 70 remain pending in this application.

## 35 U.S.C. §103

Claims 49 and 50 stand rejected under 35 U.S.C. §102(e) as being anticipated by Sehr. U.S. Patent No. 6.999.936.

Applicant respectfully submits that independent claim 49 as amended is novel and patentable over Sehr because Sehr does not teach or suggest each element of the claim

For example, claim 49 recites receiving, by a service provision device, a request for a service from an information terminal device over a public network; and receiving, by the service provision device, a request for an ID number as a method of payment for the service requested by the information terminal device over the public network. Sehr does not show a service provision device and an information terminal device. The Examiner cites column 36, lines 5-13 for the disclosure of the provision device. There is no teaching or suggestion, however, of a request from an information terminal device to a service provision device for an ID number as the method of payment for the service requested. Nor is there any teaching or disclosure of transmitting, by the service provision device, over the public network to

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the information terminal device and a settlement authentication device, the ID number as the method of payment for the specific service requested by the information terminal device.

With regard to the ID number, Sehr discloses a PIN (Personal Identification Number) tablet 314 in the vendor/merchant 31 (Fig. 3). Sehr discloses at column 13, lines 13-20 that the card will be authorized and processed automatically via the card's electronic means without having to communicate with a central computer for on-line authorization/approval purposes. There is no teaching or suggestion of transmitting the ID number via a public network among devices, much less the steps of receiving a request for an ID number by the service provision device from the information terminal device, and transmitting the ID number by the service provision device to the information terminal device and the settlement authentication device.

Moreover, Sehr fails to teach or suggest transmitting, by the settlement terminal device, the ID number and the money amount to the settlement authentication device over the public network. As shown in Fig. 3, Sehr discloses a biometrics box 312 and a PIN tablet 314 inside the vendor/merchant 31.

Authentication is performed at the vendor/merchant 31. There is no transmitting of the ID number to a settlement authentication device over the public network. This reinforces the teaching in Sehr of authorizing and processing the card automatically via the card's electronic means without having to communicate with a central computer for on-line authorization/approval purposes at column 13. lines 13-20.

Sehr further fails to teach or suggest transmitting, by the settlement authentication, the settlement result over the public network to the service provision

device, since authentication is performed inside the vendor/merchant 31 as discussed above

For at least the foregoing reasons, claim 49 and claim 50 depending therefrom are novel and patentable over Sehr.

## New Claims 69 and 70

Applicant respectfully asserts that new independent claim 69 is novel and patentable over Sehr because, for instance, Sehr does not teach or suggest a service provision device configured to receive a request for a service from an information terminal device over a public network, to receive a request for an ID number as a method of payment for the service requested by the information terminal device over the public network, and to transmit over the public network to the information terminal device and the settlement authentication device, the ID number as the method of payment for the specific service requested by the information terminal device. As discussed above, Sehr discloses authorizing and processing the card automatically via the card's electronic means without having to communicate with a central computer for on-line authorization/approval purposes at column 13. lines 13-20.

Moreover, Sehr fails to teach or suggest a settlement authentication device configured to receive over the public network, from a settlement terminal device, the ID number presented by a user and a money amount associated with the service requested and paid by the user at the settlement terminal device, to determine whether the service requested by the information terminal device can be provided to the user by referring to the ID number, and the service amount as a settlement

result, and to transmit the settlement result over the public network to the service

provision device. As discussed above, Sehr discloses a biometrics box 312 and a

PIN tablet 314 inside the vendor/merchant 31 in Fig. 3. Authentication is performed

at the vendor/merchant 31. There is no transmitting of the ID number to a settlement  $% \left( 1\right) =\left( 1\right) \left( 1\right) \left($ 

authentication device over the public network.

For at least the foregoing reasons, claim 69 and claim 70 depending

therefrom are novel and patentable over Sehr.

Conclusion

In view of the foregoing, Applicant respectfully requests that a timely Notice of

Allowance be issued in this case.

Respectfully submitted,

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